

Information to identify the case:

Debtor 1 **Marc A. Cornella**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0174**

EIN --_-----

Debtor 2 **Kerri E. Cornella**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0562**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-15982-VFP**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Marc A. Cornella

Kerri E. Cornella

9/28/16

By the court: Vincent E. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Marc A. Cornella
 Kerri E. Cornella
 Debtors

Case No. 16-15982-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Sep 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2016.

db/jdb	+Marc A. Cornella, Kerri E. Cornella, 9 Benham Way, Sparta, NJ 07871-1155
aty	+LeClairRyan, a Professional Corporation, 1037 Raymond Boulevard, Sixteenth Floor,, Newark, NJ 07102-5423
cr	+John Rafferty, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+Porsche Financial Servicing, a servicer for Porsch, One Porsche Dr., Atlanta, GA 30354-1654
516089512	+Porsche Financial Services, One Porsche Drive, Atlanta, GA 30354-1654
516089513	+Sparta Medical Complex, c/o Bright Star Realty, 350 Sparta Avenue, Sparta, NJ 07871-1120

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QCMFORMAN.COM Sep 28 2016 22:33:00 Charles M. Forman, LeClairRyan, One Riverfront Plaza, 1037 Raymond Blvd., Suite 16th Floor, Newark, NJ 07102-5424
smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 28 2016 23:03:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 28 2016 23:03:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516089507	+EDI: BANKAMER2.COM Sep 28 2016 22:33:00 Bank of America, PO Box 17054, Wilmington, DE 19850-7054
516089506	+EDI: CHASE.COM Sep 28 2016 22:33:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
516089508	+EDI: CITICORP.COM Sep 28 2016 22:33:00 Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
516089509	E-mail/Text: camanagement@mtb.com Sep 28 2016 23:03:30 M&T Bank, 1 Fountain Plaza, Floor 4, Buffalo, NY 14203
516089510	E-mail/Text: camanagement@mtb.com Sep 28 2016 23:03:30 M&T Bank, PO Box 1288, Buffalo, NY 14240
516089511	E-mail/Text: camanagement@mtb.com Sep 28 2016 23:03:30 M&T Bank, PO Box 62182, Baltimore, MD 21264
516089514	EDI: TFSR.COM Sep 28 2016 22:34:00 Toyota Financial Services, Asset Protection Dept., PO Box 2958, Torrance, CA 90509
516089515	+EDI: WFFC.COM Sep 28 2016 22:33:00 Wells Fargo, PO Box 29482, Phoenix, AZ 85038-9482
516089516	+EDI: WFFC.COM Sep 28 2016 22:33:00 Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2016 at the address(es) listed below:

Charles M. Forman	charles.forman@leclairryan.com, lori.capasso@leclairryan.com
Denise E. Carlson	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com	
John R. Morton, Jr.	on behalf of Creditor Porsche Financial Servicing, a servicer for Porsche
Leasing LTD	mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com
Kim R. Lynch	on behalf of Trustee Charles M. Forman kim.lynch@leclairryan.com,
kathryn.anema@leclairryan.com	
Stephen B. McNally	on behalf of Debtor Marc A. Cornella steve@mcnallylawllc.com,
sue@mcnallylawllc.com	
Stephen B. McNally	on behalf of Joint Debtor Kerri E. Cornella steve@mcnallylawllc.com,
sue@mcnallylawllc.com	

TOTAL: 6